

### IN THE UNITED STATES DISTRICT COURT

# RECEIVED

# NORTHERN DISTRICT OF ILLINOIS

OCT 1 4 2014

**EASTERN DIVISION** 

THOMAS G. BRUTON CLERK, U.S. DISTRICT COURT

Adana R. Finch

Plaintiff(s),

V.

14CV7981 JUDGE HOLDERMAN MAG/ JUDGE MASON

CoreLogic / Safe Rent. LLC

Defendant(s),

#### COMPLAINT

Now comes the Plaintiff against the Defendant(s) and complain(s) as follows:

CoreLogic / SafeRent has improperly obtained access to my file; knowingly, negligent,

fraudulently, and willfully misused my file with the assistance of The Housing Authority of

Elgin.

#### JURISDICTION AND VENUE

1. This action arises under, and jurisdiction is founded, on 28 U.S.C. 1332. Violation of the Fair Credit Reporting Act ("FRCA"), 15 U.S.C. § 1681. The Illinois Consumer Fraud and Deceptive Practices Act ("CFA"), 815 ILCS 505/2.

- 2. Jurisdiction also exists under 15 U.S.C. § 1681p and under 15 U.S.C. § 1691e.
- Supplemental Jurisdiction exists for the state law claims pursuant to 28 U.S.C. § 1367.
- 3. The Venue is proper in this district because the Defendant is proper pursuant to 28 U.S.C.
- § 1391(b) as the acts and transactions giving rise to this lawsuit occurred in the district and because Defendants can be found, have agents, and transact substantial business within this district, and the interests of justice require maintenance of this action in this district.

#### **PARTIES**

5. Plaintiff(s) is a citizen of the State of Illinois and resides in Cook County Illinois.

Defendant(s) is an Illinois Corporation Service C doing business in Springfield Illinois.

## **FACTS**

6. Paragraph 1. I contacted Safe Rent / CoreLogic August and September 2014 about my credit file, at that time I requested a copy of the file. I needed to know who, what, when and why the false information was placed in my file. This company claims that the information came from The Kane County Courts, which isn't true. No court documents states that I served community service nor probation, CoreLogic and The Housing Authority of Elgin are the only ones that has this false information, no one else.

**Paragraph 2**. I called this company to complain about the false information, they act as if it's not a big deal, and clearly it is to me. My chances to rent a brand new four bedroom home has been stolen away from me and my family, as well as the chances of porting my section 8 voucher to the County of Kane, I've missed out on several good job opportunity because of this false information.

**Paragraph 3.** I need CoreLogic to remove this false information from my file, ASAP and they do not seem to be moving fast enough. I also would like an expiation from them in regards to why it happened in the first place. This false information has damaged my rental history.

Paragraph 4. Per the Fair Credit Reporting Act you must give your consent for reports to be provided to employers, which I have no reason not to give consent but I was never asked to give it. The agency may not give out a potential employer without your written consent, which I never received any written consents. It also states that I may seek damages from violators if the consumer reporting agency violates the FCRA, you may be able to sue in state or federal court, and they have violated me.

#### COUNT 1

Violation of the Fair Credit Reporting Act ("FRCA"), 15 U.S.C. § 1681. The Illinois Consumer.

The Plaintiff (s) also alleged violations of Fraud and Deceptive Practices Act ("CFA"), 815

ILCS 505/2.

Case: 1:14-cv-07981 Document #: 7 Filed: 10/17/14 Page 4 of 5 PageID #:19

1.) Plaintiff states and alleges Paragraph 1 through 4 are true to the best of my ability.

2.) By virtue of its refusal to protect my credit file from themselves, as well as The Elgin

Housing Authority, the Defendant (s) has violated the law. Defendant (s) are responsible for

causing harm by discriminatory terms, conditions, humiliation and embracement to me.

3.) As a result, Plaintiff(s) has suffered harm in the form of paragraph 1, 2, 3, and 4.

4.) Wherefore Plaintiff(s) request that this Court find Defendant(s) liable and to award

Plaintiff (s) all damages as permitted by law, and all cost incurred by this suit, including any

attorney's fees.

WHEREFORE, Plaintiff seeks the following: Trial by jury on the charge raised in this

complaint if the law allows.

Respectfully submitted,

adona b. Fuch

Name

Case: 1:14-cv-07981 Document #: 7 Filed: 10/17/14 Page 5 of 5 PageID #:20

Ms. Adana R. Finch

P. O. Box 95525

(847) 915-2298